

Due Date: August 15, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant: Paul H. Phibbs, Jr.
Serial No.: 09/943,060
Filed: August 30, 2001
Title: CAPITAL ALLOCATION IN A NET INTEREST REVENUE
IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

Examiner: Andrew J. Rudy
Group Art Unit: 3627
Docket: 9391

AUG 13 2004
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CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703) 872-9306 on August 13, 2004.

Signature: 

Typed Name of Person Mailing this Certificate: Suzie McCleave

RESPONSE UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 15, 2004, please amend the above-identified application as follows.